

## COMMONWEALTH OF VIRGINIA

DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

James Monroe Building 101 N. 14<sup>th</sup> Street Richmond, Virginia 23219

March 5, 2015

To: Retirees, Survivors and Long-Term Disability Participants in a COVA Care, COVA HDHP, Advantage 65 or Medicare Supplemental/Option II Plan

Subject: Anthem cyber attack update

SARA REDDING WILSON

DIRECTOR

This letter is to provide you with information that will assist you in utilizing all services that are available to State Health Benefits Program Anthem members who could be affected by the recent nationwide cyber attack. The following services are available to you at no cost for 24 months through AllClear ID:

• Identity Repair Assistance: this service is automatically available to you as an Anthem member without any enrollment action on your part. If you run into any problem that you think is related to the breach, call 877-263-7995, and a dedicated investigator will assist you. Assistance could include recovering financial losses, restoring your credit, or making sure your identity is returned to its proper condition. Call centers are open Monday through Saturday from 9:00 AM to 9:00 PM, ET.

In addition to the above service, you may also enroll in AllClear PRO services at any time during your 24-month coverage period by going to <a href="https://anthem.allclearid.com">https://anthem.allclearid.com</a> or by calling 877-263-7995. These include:

- Identity Theft Insurance: provides \$1,000,000 per member in identity theft insurance.
- Identity Theft Monitoring/Fraud Detection: monitors data such as credit card numbers and Social Security numbers to look for any indication that members' data have been compromised.
- Credit Monitoring: alerts members when banks and creditors use their identity to open new credit accounts.
- Child Identity Protection: covers any children who are insured in an Anthem plan.
- Phone Alerts: alerts member when it appears that identity may be compromised.

You must actively enroll in AllClear PRO services so that required additional information may be obtained. Also, personal consent is required to have your credit monitored.

Some other actions that you can take to protect your identity include:

• To avoid scams, do not click on links or open attachments in emails from anyone claiming to be Anthem. Be careful about the personal information you provide online or over the phone. Unscrupulous individuals are already at work to take advantage of this breach, so please be alert. Discuss identity theft and online security with every member of your family.

- To enhance online security, use strong passwords and change them frequently. Use a different password for every online account or website. Do not share your passwords.
- Monitor your banking and credit card accounts frequently and set up automatic activity alerts to notify
  you if a new account or credit is requested. Place a fraud alert on your credit reports by contacting one
  of the three major credit bureaus listed below. Once you add a fraud alert to one of these companies, it
  will be added to all.

Credit Bureau	Phone Number	Web Site	Address
			PO Box 740241
Equifax	800-685-1111	www.equifax.com	Atlanta, GA 30374-0241
			PO Box 9532
Experian	888-397-3742	www.experian.com	Allen, TX 75013
			PO Box 6790
TransUnion	800-916-8800	www.transunion.com	Fullerton, CA 92834-6790

- You can request a free copy of your credit report online at <a href="www.annualcreditreport.com">www.annualcreditreport.com</a> or by calling toll-free 877-322-8228.
- To protect your health benefits, review every Explanation of Benefits (EOB) issued after provider visits. Be sure to check dates of service, the name of the provider, and the type of service received. Contact your claims administrator if you find any discrepancies.

The Department of Human Resource Management (DHRM) will continue to monitor the status of the breach and will contact you directly if there is any information that may not be available from Anthem. However, since information is being updated regularly, the fastest way to get the most up-to-date information is by using the following resources provided by Anthem.

Dedicated web site: www.anthemfacts.com

Toll-Free Number: 877-263-7995.

You will also be receiving a letter directly from Anthem that will include relevant information.

Retiree group participants who have included email addresses in their health plan eligibility record will receive this letter more quickly via email. You have the option to provide your email address for the purpose of receiving program information from DHRM that it deems to be time sensitive or of critical importance. To include your email address in your eligibility record, contact your Benefits Administrator (BA)—see the chart below to identify your BA. (Note that retiree group participants may not use a state e-mail address to access EmployeeDirect for online health benefit transactions.) If you decide to provide your email address, like your mailing address, it will be your responsibility to keep it up-to-date.

If you are a:	Your Benefits Administrator is:	
Virginia Retirement System Retiree/Survivor or a VSDP Long Term Disability Program Enrollee	The Virginia Retirement System 1-888-827-3847 www.varetire.org	
Local or Optional Retirement Plan Retiree/ Survivor or a non-VSDP LTD participant	Your Pre-Retirement Agency Benefits Administrator	
Non-Annuitant Survivor (surviving spouse or child of an employee or retiree—not receiving a VRS benefit)	The Department of Human Resource Management 1-888-642-4414 www.dhrm.virginia.gov	